

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Michael Christopher Handelong
Jessica Marie Handelong
Debtor(s)

Case No. 20-11449-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2020.
- 2) The plan was confirmed on 10/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/31/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,129.53.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,270.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$10,270.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,060.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$904.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,964.36

Attorney fees paid and disclosed by debtor: \$2,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICOLLECT	Unsecured	403.20	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	155.00	155.00	155.00	58.25	0.00
AVANTE USA	Unsecured	1,962.08	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	1,392.19	1,392.19	1,392.19	523.45	0.00
CAPITAL ONE NA	Unsecured	603.00	603.01	603.01	226.82	0.00
CAPITAL ONE NA	Unsecured	514.00	514.87	514.87	193.52	0.00
DEPT OF ED/NELNET	Unsecured	24,917.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Unsecured	1,430.84	NA	NA	0.00	0.00
FMS	Unsecured	1,251.80	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	69,724.54	69,695.13	758.76	758.76	0.00
GENESIS FS CARD/KAY JEWELERS	Unsecured	2,226.41	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	259.80	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,007.48	2,007.48	2,007.48	754.76	0.00
LVNV FUNDING LLC	Unsecured	NA	1,137.55	1,137.55	427.74	0.00
MBA LAW	Unsecured	433.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,668.36	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,810.00	1,810.50	1,810.50	680.69	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,781.00	2,781.35	2,781.35	1,045.74	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,487.00	1,487.84	1,487.84	559.38	0.00
PA DEDICATED DERMATOLOGY PC	Unsecured	112.25	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,072.00	1,034.46	1,034.46	388.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	494.00	495.66	495.66	186.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,197.80	1,159.80	1,159.80	436.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	534.00	493.71	493.71	185.66	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	433.00	433.00	433.00	162.80	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,073.00	NA	NA	0.00	0.00
SECOND ROUND SUB LLC	Unsecured	1,906.38	NA	NA	0.00	0.00
SECOND ROUND SUB LLC	Unsecured	1,906.38	1,906.38	1,906.38	716.77	0.00
SYNCB/LOWES	Unsecured	1,197.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,392.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	508.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VIKING CLIENT SERVICES	Unsecured	1,066.38	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$758.76	\$758.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$758.76	\$758.76	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,412.80	\$6,546.88	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,964.36</u>
Disbursements to Creditors	<u>\$7,305.64</u>
TOTAL DISBURSEMENTS :	<u>\$10,270.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.